

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ALABAMA  
CENTRAL DIVISION**

**CASE NO.: 2:22-cv-01489-GMB**

**SHARON DORSEY,**

**Plaintiff,**

**v.**

**TRANS UNION, LLC,  
I.C. SYSTEM, INC.,**

**Defendants.**

\_\_\_\_\_/

**DECLARATION OF BARBARA HAUKE**

On this 7th day of November, 2023, I, Barbara Hauke, declare under penalty of perjury, as provided for by the laws of the United States, 28 U.S.C. § 1746, that the following statements are true and correct:

1. My legal name is Barbara Hauke.
2. I am over the age of 18 and am otherwise competent to make this Declaration.
3. I am a Consumer Financial Representative for Defendant I.C. System, Inc. ("IC") and have held this position since February 15, 2021.
4. The information contained in this Declaration is based upon my personal knowledge gained through my employment with IC, as well as my review of relevant business records and the specific electronic information and data related to the account at issue in this litigation.

5. IC documents reviewed in preparation of this Declaration were made in the regular course of IC's business and it was in the regular course of IC's business to make such records within a reasonable time of the transactions or occurrences reflected in the documents.

6. I joined IC as a Consumer Financial Representative on February 15, 2021, and I am still employed in that capacity.

7. Before communicating with any account holders, I completed IC's New Hire Collection Training program as well as client-specific onboarding.

8. IC's New Hire Collection Training program was a 15-day program which included curriculum related to topics such as professional communication, call role play, the credit reporting process, dispute training, client specific training, job shadowing, mock call prep, live calling, a disputes seminar, and Credit Report Training.

9. This training included, but was not limited to, education about IC's Dispute Handling Policy, which was to handle all disputes in accordance with applicable law and to strive to address the consumer's dispute to his or her satisfaction. If an accountholder verbally disputes an account, the account should be updated with a dispute event code in IC's system. Placing an account in a dispute event will automatically trigger the dispute flag on the account. Anytime an account is flagged with a dispute, if the account is credit reported, the updated dispute code will trigger IC's system to communicate the dispute information to the credit reporting agencies and to notify the creditor of the dispute. The account must

continue to be marked as a disputed account until the accountholder no longer disputes the account or requests that the dispute is removed. *See*, **EXHIBIT A** – IC’s Dispute Handling Policy.

10. This training also included, but was not limited to, education about IC’s Accurate Credit Reporting Information Policy, which was to provide accurate and timely information to the credit reporting agencies and to regularly audit the information provided to detect any defects or deficiencies. IC investigates every consumer dispute to ensure the accuracy of the consumer account information it receives from its clients and that may be reported to the CRAs. Upon receipt of an ACDV, it is IC’s policy to conduct a reasonable investigation under all circumstances with respect to the disputed information, review all relevant information provided by the credit reporting agencies, and report the results of the investigation to the credit reporting agencies. If the investigation finds the information is incomplete or inaccurate, IC will report those results to all other credit reporting agencies to which IC provided the information. If an item of information disputed by a consumer is found to be inaccurate or incomplete or cannot be verified after any reinvestigation, for purposes of reporting to the credit reporting agencies only, based on the results of the investigation, IC will promptly modify the item of information, delete that item of information, or permanently block the reporting of that item of information. All related IC personnel are subject to this policy and any employee found to have violated this policy may be subject to disciplinary action, up

to and including termination based on the disciplinary action guidelines. *See,*

**EXHIBIT B** – IC’s Accurate Credit Reporting Information Policy.

11. When I was hired, I was assigned to IC’s “national telco team,” which was dedicated to the collection of certain telecommunication-provider accounts, including ATT U-Verse (“ATT”) and I received client specific onboarding prior to communicating with any account holders.

12. My client-specific onboarding included, but was not limited to, understanding the credit reporting process for each of IC’s clients in the “telco pool,” including ATT’s credit reporting procedure. In accordance with ATT’s credit reporting procedures, it was IC’s policy to use credit bureau reporting on accounts, like the Plaintiff’s ATT account.

13. On March 3, 2021, I spoke with an individual who called from (205) 601-████ and identified herself as Sharon Dorsey. *See, EXHIBIT C* – Transcript of Call Recording dated March 3, 2021. During the call, Ms. Dorsey verbally disputed owing the ATT account. After the call, and in accordance with my training and IC policies, I updated IC’s account notes to summarize the call and updated the ATT account with a dispute code event in IC’s system, which automatically triggered a dispute flag on the account. Since the credit reported ATT account had been updated with a dispute code event, on or about March 7, 2021, the credit reporting on the ATT account was automatically updated by IC’s system to communicate to Experian, Innovis, and TransUnion that the ATT account was disputed by the Plaintiff.

14. Unfortunately, while speaking with the Plaintiff Sharon Dorsey on March 3, 2021, I made a mistake and told Ms. Dorsey that IC does “not report [ATT accounts] to the credit bureau. AT&T reports. [IC does] not report anything like that.” See, **EXHIBIT C** – Transcript of Call Recording dated March 3, 2021 at p. 10.

15. On October 6, 2021, IC received notice through the e-Oscar system that the Plaintiff Sharon Dorsey had initiated a dispute of IC’s credit reporting, i.e., an Automated Credit Dispute Verification form (“ACDV”), from TransUnion reflecting an e-Oscar code of “010” which means “claims paid” and of “111” which means “company will delete.”

16. I investigated the disputed information and based upon the results of my investigation, verified the accuracy of IC’s credit reporting.

Executed on this 7<sup>th</sup> day of November, 2023.

  
Barbara Hauke





Functional Area	Operations	Document Version	10.0
Original Approval	8/6/2012	Last Reviewed	05/17/2022
Approval Authority	Chief Compliance Officer	Maintenance POC	Legal
IC System Index Number	8.40.10.0	Required Reviews	Q2 - Annual

[REDACTED]

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Functional Area	Operations	Document Version	10.0
Original Approval	8/6/2012	Last Reviewed	05/17/2022
Approval Authority	Chief Compliance Officer	Maintenance POC	Legal
IC System Index Number	8.40.10.0	Required Reviews	Q2 - Annual

**PROCEDURE:**

[REDACTED]

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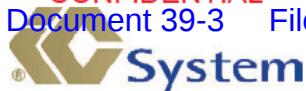
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DEFENDANT'S MOTION FOR SUMMARY JUDGMENT ICS-029

EXHIBIT 3-A



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IC System Index Number	8.40.10.0	Required Reviews	Q2 - Annual

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<sup>1</sup> [REDACTED]



Functional Area	Operations	Document Version	10.0
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IC System Index Number	8.40.10.0	Required Reviews	Q2 - Annual

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Functional Area	Operations	Document Version	8.1
Original Approval	1/9/2011	Last Reviewed	10/12/2021
Approval Authority	Chief Compliance Officer	Maintenance POC	Legal
IC System Index Number	8.2.8.1	Required Reviews	Q3 - Annual

## Accurate Credit Reporting Information Policy

### Fair Credit Reporting Act

[REDACTED]

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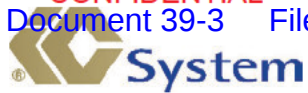
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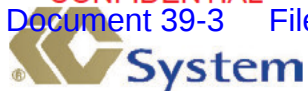
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Functional Area	Operations	Document Version	8.1
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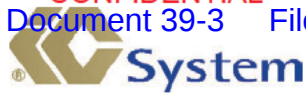
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Category	Percentage
1	10%
2	25%
3	65%

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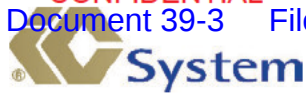
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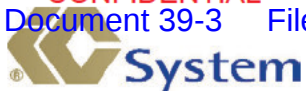
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[REDACTED]

[REDACTED]

[REDACTED]

#### RELATED DOCUMENTATION:

Dispute Handling Policy

Call Quality-Compliance Policy

ACDV Training Manual

Consumer Correspondence Handling Policy

Consumer Affairs Handling Procedures

Answers to Consumer Credit Reporting Questions

Corporate Training Material – Dispute Training

Data Furnisher Review Procedure

Account Verification Audit

IN RE: DORSEY, SHARON VS. I.C. SYSTEM, INC.

TRANSCRIPTION OF TELEPHONE CALL

File Name: March 3, 2021 I\_C call recording-20228

Runtime: 00:12:55 (hours, minutes, seconds)

1                   \* Start of Audio Recording \*

2                   REPRESENTATIVE: Good afternoon. This call may  
3 be monitored and is recorded. Who do I have the  
4 pleasure of speaking with today?

5                   SHARON DORSEY: Hey there. My name is Sharon  
6 Dorsey, and I received a letter from your organization  
7 about a user's account with AT&T, which I've never had  
8 before. I had this on my credit for the last two  
9 years. They finally did take it off because they  
10 could not provide the service that I applied for.

11                  I got a letter saying that you guys would be  
12 willing to reduce the amount by 50 percent to 7567. I  
13 don't owe any of it, honey.

14                  REPRESENTATIVE: Okay.

15                  SHARON DORSEY: I'm --

16                  REPRESENTATIVE: Whoa, whoa, whoa, whoa.

17                  SHARON DORSEY: Ma'am?

18                  REPRESENTATIVE: Okay. First of all, okay, thank  
19 you very much. Is there a reference number or a file  
20 number on that letter which I can --

21                  SHARON DORSEY: (Inaudible). System reference  
22 number, yes, ma'am. [REDACTED] --

23                  REPRESENTATIVE: Okay. Could you give me that --  
24 okay.

25                  SHARON DORSEY: [REDACTED] --

1 REPRESENTATIVE: Okay. Please continue.

2 SHARON DORSEY: [REDACTED]

3 REPRESENTATIVE: [REDACTED]

4 SHARON DORSEY: No, ma'am. [REDACTED].

5 REPRESENTATIVE: Okay. Great. Thank you very  
6 much. Okay. Right now we are trying to reach out to  
7 Sharon Dorsey. Is that you?

8 SHARON DORSEY: Yes, it is.

9 REPRESENTATIVE: Okay. Sharon, could you please  
10 give me your address? Update -- no. Could you be --  
11 please verify your address we have here on file?

12 SHARON DORSEY: [REDACTED], Alabama  
13 35097.

14 REPRESENTATIVE: Thank you. My name is Barbara  
15 Hokey (phonetic), and I am with I.C. System. This is  
16 an attempt to collect a debt by a debt collector, and  
17 the information obtained will be used for that  
18 purpose.

19 We have received placement of your account owed  
20 to AT&T U-verse in the -- in the amount of 15133. How  
21 would you like to pay for that today? We accept  
22 check --

23 SHARON DORSEY: Barbara?

24 REPRESENTATIVE: -- credit, or debit card  
25 (inaudible).

1 SHARON DORSEY: Barbara?

2 REPRESENTATIVE: Right.

3 SHARON DORSEY: Honey --

4 REPRESENTATIVE: I just have to go through all  
5 that Miranda.

6 SHARON DORSEY: Okay. Well, I have to go through  
7 all of my Miranda to tell you that I don't owe it.  
8 This was two years ago. I moved. I applied for AT&T  
9 internet and DIRECTV and a landline.

10 The balance on that was 10133. They called me  
11 back two days later and says they were unable to  
12 provide me with that service. I have written four  
13 letters. This used to be on my credit report. And  
14 they said the only way for me to get it off was to  
15 write a letter. Well, I wrote four.

16 Each time I looked, it was still on there. So I  
17 called AT -- AT&T. They said that that had already  
18 been turned over for collection, and I would have to  
19 go directly to you guys.

20 Now, this is something they couldn't provide me  
21 with that service, but they billed me for the first  
22 month because I signed up for it. And it was \$101,  
23 but they couldn't provide the service. I never got  
24 their service. I never got a U-verse account. I  
25 never got an AT&T landline. Anything.



1 I had to go through DIRECTV directly, and AT&T  
2 referred me to (inaudible) that satellite for my  
3 internet, which I do have it with them currently.  
4 AT&T never provided this service to me.

5 REPRESENTATIVE: Okay. And I'm just --

6 SHARON DORSEY: And it's off of my credit, ma'am.

7 REPRESENTATIVE: Uh-huh. I'm listening.

8 SHARON DORSEY: They took it -- they took it off  
9 of my credit report two months ago, AT&T did. So you  
10 need to look at that because I don't own this, and I  
11 am -- I've had two years of battling with it, and I  
12 thought it was done.

13 But, please, I can -- I'm retired and I can't  
14 deal with this on a weekly basis getting letters for  
15 things that I don't owe. If I owed this, I would have  
16 been more than happy to pay it the first month, but  
17 they could not provide me with the service they billed  
18 me for.

19 So finally after two and a half hours in December  
20 talking to AT&T, they told me they would take that off  
21 my credit report because it was killing me. I mean, I  
22 went down like to 6 -- I think it was 634 for a credit  
23 score because that was out there for collections.  
24 AT&T did take that off.

25 But then today I get another letter saying that

1       it's -- I guess it's right back on, and I don't owe  
2       this, Barbara. I don't know what else to do to take  
3       care of this, but I didn't receive the service so I  
4       don't think that I should pay it.

5               REPRESENTATIVE: Okay. Just -- I just want to  
6       make sure I get this. Okay. What we're going to do  
7       here is that right here I'll mark this as -- as a  
8       disputed for -- for the --

9               SHARON DORSEY: Well, I wrote four letters.

10              REPRESENTATIVE: Okay. I'll mark this as --

11              SHARON DORSEY: And --

12              REPRESENTATIVE: -- you'll dispute --

13              SHARON DORSEY: -- (inaudible).

14              REPRESENTATIVE: And -- yeah. Right. Right.  
15       Just that I'll mark this as disputed. And right now  
16       it will -- it will remain active in collections. We  
17       will -- okay. I just want to make sure it gives us  
18       everything here all correct and up-to-date here.  
19       Okay.

20              SHARON DORSEY: Well, Barbara, if you --

21              REPRESENTATIVE: We'll mark -- right. Yeah.  
22       Right here, I'm going to dispute this right here for  
23       you, and then I'll make notes right here saying that  
24       AT&T could not provide service for you. Yeah, because  
25       right now we do show you that you -- that they had

1 service here for you from June 1st, 2018, to October  
2 11th, 2018. And your --

3 SHARON DORSEY: No, ma'am.

4 REPRESENTATIVE: -- last bill that you --

5 SHARON DORSEY: I never --

6 REPRESENTATIVE: -- received is that --

7 SHARON DORSEY: Well, they kept billing me and  
8 billing me, and I kept disputing their bill. And I'd  
9 have to talk to someone every month, and they finally  
10 turned it over to collections.

11 And then when I saw that on my credit report, I  
12 called AT&T. And the girl looked and she said:  
13 You're right, you never had a U-verse account. We  
14 billed you.

15 I applied for it in May. They were supposed to  
16 put it in somewhere around June 1st, 2018. They  
17 called me back just two or three days after the order  
18 was written and said they could not provide a  
19 landline, a internet service, and that I would have to  
20 go directly through DIRECTV, which is owned by AT&T.  
21 And they gave me the number to contact Viasat  
22 satellite for my internet, which I did.

23 But they billed me through October. I called  
24 them every month. They would say: Yes, ma'am. I see  
25 it here. You -- we didn't provide you with that

1 service.

2 And they said: We will take care of this.

3 Well, it's never been taken care of, and it's  
4 been over -- we're going now on three years. But they  
5 couldn't provide --

6 REPRESENTATIVE: Yeah.

7 SHARON DORSEY: -- me (inaudible) that I had.  
8 They couldn't provide it. But they continued to bill  
9 me for it for months, and I'd send them a letter and  
10 dispute it and said: I didn't get the service, please  
11 look at my account.

12 I had to go directly through DIRECTV, and you  
13 guys sent me to Viasat satellite for internet.  
14 U-verse was not even available in my area, and it's  
15 still not available in my area.

16 REPRESENTATIVE: Okay.

17 SHARON DORSEY: So they could have never provided  
18 me with the service because I didn't -- it's not even  
19 out here. I live on a back road in a rural area, and  
20 they -- they couldn't provide the service.

21 REPRESENTATIVE: Okay. Okay. What I did here  
22 for you, Sharon, is that I do -- I do understand  
23 completely what this is. Here, I made notes and --  
24 and so this way then what we'll do then, we will -- we  
25 have it here as disputed, so we will -- we will --

1 SHARON DORSEY: Did you put the note -- did you  
2 put the notes that they couldn't provide the service  
3 that they're billing me for and I never got it?

4 REPRESENTATIVE: Yes. Yes, I did. I did,  
5 Sharon. So I do have that noted. I've noted --  
6 notated your dispute.

7 The account will -- will still remain active.  
8 But you know -- but what we'll do is that we'll let  
9 AT&T or -- I'm not sure --

10 SHARON DORSEY: Well, please, don't let it go  
11 back on my credit report. They just now took it off.  
12 AT&T took it off two months ago. My credit score went  
13 up 46 points when they took that off.

14 Please, I mean, I don't owe anybody anything that  
15 I don't pay. And I'm an honest person, but if I owed  
16 it I would pay it because it -- sometimes it seems  
17 like it would just be more simple to pay it and make  
18 it go away than to have to deal with it. But you know  
19 that's not right, Barbara, to have to do that.

20 REPRESENTATIVE: I understand. I understand.  
21 And we -- I do have a note notated here on it. So  
22 when the next person calls you, they will see this and  
23 then we'll take it from there then. Okay, Sharon?

24 SHARON DORSEY: Barbara, you're very kind but  
25 don't --

1 REPRESENTATIVE: Okay.

2 SHARON DORSEY: -- let them put that back on my  
3 credit report, please. I'm a 73-year-old  
4 grandmother --

5 REPRESENTATIVE: We --

6 SHARON DORSEY: -- and I think -- ma'am?

7 REPRESENTATIVE: You sound like a very sweet  
8 lady. And right here I do this notated. And just  
9 that I just need to know that you're -- you're -- we  
10 have an e-mail here, which is dorvert6863@gmail.com?

11 SHARON DORSEY: Yes, ma'am. That's me.

12 REPRESENTATIVE: Okay. Okay. Do we have your  
13 consent to send you e-mails then?

14 SHARON DORSEY: Yes.

15 REPRESENTATIVE: I did -- I did record -- I did  
16 record your -- your dispute, and we do have it notated  
17 here on your account.

18 SHARON DORSEY: Okay.

19 REPRESENTATIVE: So just that we do not report to  
20 the credit bureau. AT&T reports. We do not report  
21 anything like that, so.

22 SHARON DORSEY: Okay. So AT&T finally did after  
23 two and a half years -- they finally did take it off  
24 in December. And then it no longer shows on my credit  
25 report, so they did do that, so but that's all.

1           Apparently, they're still trying to get me to  
2           pay, but I just -- I just can't because I'm  
3           (inaudible).

4           REPRESENTATIVE: Right.

5           SHARON DORSEY: The whole principle of the thing.  
6           I didn't receive the service and I don't owe them.  
7           I'm just one little bitty person.

8           REPRESENTATIVE: Right. And you -- yes. I --  
9           yes, I understand, I really do. But we do have this  
10          notated on your -- on your report. And -- and anyway,  
11          best thing to do is to re-contact AT&T to let them  
12          know that you have been receiving letters, please.

13          Either have them recall this account from us or  
14          revert this off of your -- your credit report. We do  
15          not -- we do not do that.

16          SHARON DORSEY: Okay. Well, they did take it off  
17          my credit report. They did do that.

18          REPRESENTATIVE: Okay.

19          SHARON DORSEY: She assured me (inaudible) do it  
20          that day. But then, see, you're still out there and  
21          you still want me to pay, and I don't --

22          REPRESENTATIVE: Right. Right. And I have  
23          disputed this. I put this as disputing. So you're  
24          going to have to call AT&T to have them recall the  
25          account.

1 SHARON DORSEY: Okay. Thank you so much.

2 REPRESENTATIVE: Okay. You're welcome. Goodbye.

3 SHARON DORSEY: And you have a blessed day.

4 Bye-bye.

5 REPRESENTATIVE: You too. Bye-bye.

6 \* End of Audio Recording \*

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CERTIFICATE OF TRANSCRIBER

I, ROBIN L. DEAL, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding, that said transcript is a true and accurate record of the proceedings to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.

A handwritten signature in black ink, appearing to read 'R. Deal', with a long horizontal stroke extending to the right.

ROBIN L. DEAL

[00:12:55 - directly]

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[sharon - years]

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the deposition wholly or partly, on motion under rule 1.330(d)(4).

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